

WHAT IS CLAIMED IS:

1. A system for providing closed loop financial transactions to a consumer, said system comprising:

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a kiosk;

a computer controller carried by said kiosk and programmed to interact with said consumer, to obtain information about said consumer from other sources and to approve transactions requested by said consumer when said computer controller determines approval is appropriate;

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means carried by said kiosk and responsive to said computer controller for communicating to said consumer;

input means carried by said kiosk for enabling information to be communicated by said consumer to said computer controller, said computer controller responsive to said input means;

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output means carried by said kiosk and responsive to said computer controller for responding to said financial transaction requested by said consumer; and

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at least one telecommunications link between said other sources and said computer controller so that said computer controller can access said information about said consumer from said other sources.

2. The system as recited in claim 1, further comprising means for accessing a source of funds controlled by said computer controller.

3. The system as recited in claim 1, further comprising means for transferring funds to an account designated by said consumer immediately upon a decision by said computer controller in response to a request for said funds by said consumer.

4. The system as recited in claim 1, further comprising a digital camera carrier by said kiosk.

5. The system as recited in claim 1, further comprising means for indicating acceptance by said consumer of said financial transaction.

6. The system as recited in claim 1, further comprising an electronic signature pad carried by said kiosk and readable by said computer controller, said signature pad used by said consumer to indicate acceptance of said financial transaction.

7. The system as recited in claim 1, wherein said output means further comprises a printer carried by said kiosk and responsive to said computer controller.

8. The system as recited in claim 1, further comprising means for indicating to said computer controller acceptance by said consumer of said financial transaction, said acceptance readable by said computer controller, and wherein said output means further comprises means for printing documents for said consumer.

9. The system as recited in claim 1, further comprising a source of funds controlled by said computer controller, and wherein said output means further comprises means for printing checks for said consumer.

5 10. A system for providing closed loop financial to a consumer, said system comprising:

a kiosk;

10 a computer controller carried by said kiosk and programmed to interact with said consumer, to obtain information about said consumer from other sources and to approve transactions requested by said consumer when said computer controller determines approval is appropriate;

means carried by said kiosk for activating said computer controller, said computer controller responsive to said activating means;

15 means carried by said kiosk and responsive to said computer controller for communicating to said consumer;

input means carried by said kiosk for enabling information to be communicated by said consumer to said computer controller, said computer controller responsive to said input means;

20 a printer carried by said kiosk and responsive to said computer controller;

an electronic signature pad carried by said kiosk and readable by said computer controller;

a source of funds; and

at least one telecommunications link from said computer controller so that said computer controller can access said other sources.

5 11. The system as recited in claim 10, further comprising:
means carried by said kiosk for imprinting transaction cards; and
means carried by said kiosk for storing a supply of said transaction
cards.

10 12. The system as recited in claim 10, wherein said input means further
comprises means for sensing a touching of said monitor by said consumer.

15 13. The system as recited in claim 10, wherein said input means further
comprises means for sensing and locating a touching of said monitor by said
consumer.

20 14. The system as recited in claim 10, wherein said activating means
further comprises a magnetically encoded card reader.

15. The system as recited in claim 10, wherein said source of funds is
carried by said kiosk.

16. The system as recited in claim 10, wherein said source of funds is
accessed through said telecommunications link.

17. A system for providing financial transactions to a consumer, said system comprising:

a kiosk;

a computer controller carried by said kiosk and programmed to interact with said consumer, to obtain information about said consumer from other sources and to approve transactions requested by said consumer when said computer controller determines approval is appropriate;

means carried by said kiosk and responsive to said computer controller for communicating to said consumer;

input means carried by said kiosk for enabling information to be communicated by said consumer to said computer controller, said computer controller responsive to said input means;

means carried by said kiosk for imprinting transaction cards;

means carried by said kiosk for storing a supply of said transaction cards; and

at least one telecommunications link between said other sources and said computer controller so that said computer controller can access said information about said consumer from said other sources.

18. The system as recited in claim 17, wherein said input means and communicating means further comprise a touch-screen monitor, said touch-screen monitor having a screen and being adapted to sense and locate a touching of said screen by said consumer, said touching being made by said consumer to indicate a choice from a selection presented by said computer controller to said consumer through said touch screen monitor.

19. The system as recited in claim 17, further comprising:
a source of funds controlled by said computer controller, said computer
controller having access to said funds through said at least one
5 telecommunications link; and
means for printing checks for said consumer.

20. The system as recited in claim 17, further comprising:
an electronic signature pad for recording a signature of said consumer
10 onto documentation; and
means for printing copies of said documentation for said consumer.

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